

REMARKS/ARGUMENTS

As filed, the application included claims 1-22. Claims 1, 5, 14, 16, and 18 have been amended. Claims 6-10, 15, and 17 have been canceled. No claims have been added. Hence, after entry of this Amendment, claims 1-5, 11-14, 16, and 18-22 stand pending for examination.

Claims 1-22 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent Publication No. 2004/0024693 to Lawrence (“Lawrence”) in view of U.S. Patent Publication No. 2004/0006532 to Lawrence et al. (“Lawrence1”).

Claim 1 has been amended to include elements from claims 6-10, claim 5 has been rewritten into independent form, and claim 14 has been amended to include elements from claims 15 and 17. Claims 14 and 16 have been amended to correct dependencies. No new matter has been added.

Rejections Under 35 U.S.C. § 103

The Applicants respectfully traverse the rejections of all claims rejected under 35 U.S.C. § 103. The rejections are believed to be improper because the office action has not cited a reference that teaches or suggests each and every claim element. Specifically, for example, claim 1 recites, in part, “storing configuration information at a transaction processing device, wherein the configuration information configures the device to produce suspicious activity reports based on certain criteria, and wherein the certain criteria comprises both a mandatory SAR threshold and a SAR prompt threshold.” Claim 14 includes a similar element. The cited references do not teach or suggest this. These elements were examined previously at claims 6, 8, 15, and 17. But the references do not teach both a mandatory SAR threshold and a SAR prompt threshold, neither at the locations cited for this, nor anywhere else. Hence, claims 1 and 14 are believed to be allowable, at least for this reason.

Claim 5, which has been rewritten into independent form, recites, in part, “wherein generating a suspicious activity report comprises: printing a suspicious activity report

having a portion of the additional information and also having blanks for receiving additional suspicious activity report information.” The cited references do not teach or suggest this, neither at the location cited for this teaching, nor anywhere else. Hence, claim 5 is believed to be allowable, at least for this reason.

Note: because claim 5 has simply been rewritten into independent form, any new ground of rejection for claim 5 would not be necessitated by the amendments presented herein. Hence, a subsequent office action, if any, could not be made final.

The remaining claims depend from one of the independent claims discussed above and are believed to be allowable, at least for the foregoing reasons.

Conclusion

In view of the foregoing, the Applicants believe all claims now pending in this application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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